

United States Department of Agriculture



# USDA **RURAL** LOUISIANA DEVELOPMENT

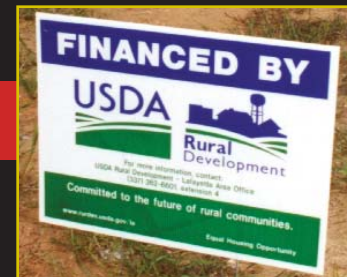
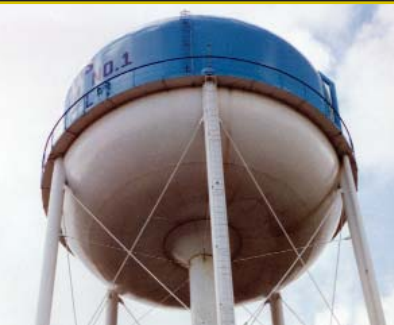
## Summary of Programs Available

**Housing**

**Business**

**Community**

Increasing Economic Opportunity and Improving the Quality of Life for Rural America



Visit our website:  
<http://www.rurdev.usda.gov/la/>

Committed to the future of rural communities.

Thank you for your interest in USDA Rural Development programs.

## Housing

## Business

## Community



**Each year, USDA Rural Development programs create or preserve hundreds of jobs, help utilities expand and keep their technology up-to-date, and create or improve**

**thousands of units of quality rural housing. To multiply the impact of its programs, USDA Rural Development works with state, local, and Indian tribal governments, as well as private and nonprofit organizations and user-owned cooperatives.**

**Community Programs** provide loans and grants and loan guarantees for water and environmental projects, as well as community facilities projects. Water and environmental projects include water systems, waste systems, solid waste, and storm drainage facilities. Community facilities projects develop essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives.

In addition, USDA Rural Development offers programs to finance rural America's telecommunications infrastructure. Through the Distance Learning and Telemedicine Program, loans and grants are available to help meet the need in rural areas for quality education and healthcare services through the use of advanced telecommunications technologies. Through the Broadband Loan and Loan Guarantee Program, loans and loan guarantees are available to help provide access to the internet in rural areas.

**Business Programs** help create jobs and stimulate rural economies by providing financial backing for rural businesses. Loans, grants, and loan guarantees are available to any legally-organized entity, including cooperatives, partnerships, profit or non-profit entities, Indian tribes or federally-recognized tribal groups, and municipalities. In addition, a wide range of technical assistance is provided to cooperatives and people interested in forming new cooperatives.

**Single Family Housing Programs** provide homeownership opportunities to low and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding

available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.

**Multi-Family Housing Programs** offer Rural Rental Housing Loans to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. This is primarily a direct mortgage program, but funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. In addition, deep subsidy rental assistance is available to eligible families.

**As you can see, Rural Development has a lot to offer citizens of rural Louisiana. I invite you to review the following pages of program information and call our offices (listed at the back of this publication) for more information.**

**MICHAEL B. TAYLOR**

State Director  
USDA Rural Development - Louisiana

## Housing Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single Family Housing Homeownership Loans	Provide financing for the purchase of modest, decent, safe, and sanitary homes for very-low and low income rural Americans.	Persons apply to Rural Development	For the purchase, construction, or rehabilitation of homes in rural areas that will be the applicant's permanent residence.	Rural areas and populations of 10,000 or less and under certain conditions towns and cities with population between 10,000 and 20,000	Direct loan	No down-payment. Up to 100% of market value or cost, whichever is less. Loan amortized for 33 years. Applicant may be eligible for payment assistance (subsidy) on the loan. New manufactured housing on permanent foundation allowable. Loan amortized for 30 years.
Single Family Housing Home Repair Loans and Grants	Assist eligible very-low income homeowners in rural areas repair their homes by providing financial assistance.	Persons who currently own and occupy their homes apply to Rural Development	<p>Loan funds-To make general repairs and improvements to properties and remove health and safety hazards.</p> <p>Grant funds-To make repairs and improvements that will remove identified health and safety hazards or to make the property accessible for household members with disabilities.</p>	Same as above	Direct loan and/or grant	<p>Loan-Up to 20 years, 1% interest, not to exceed \$20,000.</p> <p>Grant-Available to those very-low income homeowners 62 years or older who do not have repayment ability for a loan. Maximum grant is \$7,500.</p>
Self-Help Housing Loans and Technical Assistance Grants	Individual homes built by a group of applicants, with construction guidance of a non-profit organization	Public bodies or non-profit organizations apply to Rural Development to participate in Self-Help Program	Loan applications are processed on an individual basis for each participating family. Loan is for site, material, and skilled labor.	Same as above	Direct loan to applicant, grant assistance to non-profit organizations	The applicant receives a direct loan. The non-profit housing organization or public body receives grant assistance to operate and administer a self-help program. The grant pays administrative expenses and provides for construction supervision.
Single Family Housing Guaranteed Homeownership Loans	Assist eligible applicants in buying their homes by guaranteeing private lenders' loans	Persons apply to participating lenders	Loans may be made to purchase new or existing homes as applicant's permanent residence	Same as above	Loan guarantee	30 year, fixed rate. Interest rate negotiated between lender and borrower. No down-payment. If guarantee fee is not included in loan, up to 100% of market value or cost, whichever is less. If guarantee fee is included in loan, total loan cannot exceed 102% LTV. Guarantee fee is 2.0% on new loans and .5% for refinanced loans. Refinancing allowed for guaranteed loans and direct loans only.
Rental Housing for Families and Elderly Direct Loans	Safe, well-built, and affordable rental housing for rural Americans	Individuals, profit, and non-profit organizations. Apply to Rural Development	New construction or substantial rehabilitation of rental housing	Rural areas and populations of 20,000 or less	Direct loan	Up to 102% of market value (non-profit). Up to 97% (for profit corporations and limited partnerships). Amortized up to 50 years. Interest credit reduces interest rate to 1 percent.
Rental Housing for Families and Elderly Loan Guarantees	Safe, well-built, and affordable rental housing for rural Americans	Individuals, profit, and non-profit organizations. Apply to intermediary.	New construction or substantial rehabilitation of rental housing	Rural areas and populations of 20,000 or less	Loan guarantee	Up to 40-year term. Fixed rate interest rate negotiated between lender and borrower. Up to 90% guarantee of the appraised value or total development cost, whichever is less. Application fee is \$2,500. Guarantee fee is 1% at closing. Annual fee is .5% on unpaid principal.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very-low to low income rural people	Public bodies and non-profit corporations apply to Rural Development	Operate a program which finances the repair and rehabilitation activities	Rural areas and populations of 20,000 or less	Grant	Grant agreement conditions.
Farm Labor Housing	Safe, well-built affordable rental housing for farm workers	Individuals, profit and non-profit organizations apply to Rural Development	New construction or substantial rehabilitation of rental housing	Rural areas and populations of 20,000 or less	Direct loan and grant	Up to 100% of market value. Up to 33 years at 1% interest.

Direct loans and grants - Apply to Rural Development

Loan guarantees - Apply to Lender (approved banks, mortgage companies).

## Business Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Business and Industry Loan Guarantees	Create jobs and stimulate rural economies by providing financial backing for rural business	Business applies through eligible lending institutions	Most legal business purposes. No production agriculture and related capital expenditures. Certain other restrictions apply	All areas, except cities of more than 50,000 and their immediately adjacent urban areas	Loan guarantee	Lender and borrower negotiate terms and interest rate. Rate must be reasonable. Variable rates and customary interest rates must be tied to published base rate and change no more often than quarterly. The guarantee fee is 2% of the guaranteed amount.
Rural Business Opportunity Grants (RBOG)	Fund technical assistance and planning activities in rural areas for the purpose of improving economic conditions	Public bodies, non-profit corporations, Indian tribes, and cooperatives can apply to the Rural Development State Office in Alexandria, Louisiana	Technical assistance for business development and economic development planning	All areas, except cities of more than 50,000 and their immediately adjacent urban areas	Grant	Grant funds to assist with the completion of a proposed project, provided that the project can reasonably be expected to be completed within 2 full years after it has begun.
Rural Business Enterprise Grants (RBEG)	Finance and facilitate the development of small and emerging private business enterprises	Public bodies and non-profit corporations can apply to the Rural Development State Office in Alexandria, Louisiana	Buy and develop land. Construct buildings, plants, equipment, access streets, and roads, parking areas, utility and service extensions, rural distance learning networks. Recipients make loans to third parties.	All areas, except cities of more than 50,000 and their immediately adjacent urban areas	Grant	When grant funds are used for Revolving Loan Fund (RLF), the grant recipient makes loans to businesses from its RLF on terms consistent with grantee's approved lending policy.
Intermediary Relending Program (IRP) Loans	Finance business facilities and community development projects in rural areas	Public bodies, non-profit corporations, and cooperatives can apply to Rural Development State Office in Alexandria, Louisiana	Community development projects. Establishment or expansion of businesses. Creating or saving rural jobs.	Rural areas and places with populations of less than 25,000	Direct Loan	The intermediary makes loans to businesses from its Revolving Loan Fund on terms consistent with the intermediary's approved lending policy.
Rural Economic Development Loans and Grants (REDLG)	Finance economic development and job creation in rural areas	Electric and telephone cooperatives can apply to Rural Development State Office in Alexandria, Louisiana	Business startup or expansion projects that create rural jobs. Funds may also be utilized for construction of business assistance facilities by the electric or telephone cooperative	Rural areas and places with populations of 2,500 or less	Direct loan/grant	The intermediary, electric or telephone cooperative makes loans or grants to profit or nonprofit business and public bodies for rural economic development and/or job creation projects.

Direct loans and grants - Apply to Rural Development

Loan guarantees - Apply to Lender (approved banks, mortgage companies).

Community Programs						
Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water and Waste Disposal Direct Loans and Grants	Providing infrastructure for rural areas	Public entities, Indian tribes, and non-profit corporations apply to Rural Development	Build, repair, improve public water systems and waste collection and treatment systems, and other related costs	Unincorporated rural areas and incorporated rural areas with populations of 10,000 or less	Direct loan and grant	Interest rates are set quarterly based on an index of current market yields for municipal obligations. Repayment term is a maximum of 40 years. Grant funds may be available.
Water and Waste Disposal Loan Guarantees	Providing infrastructure for rural areas	Eligible lenders obtain guarantee for loans made and serviced by them. Lenders should contact the Rural Development Area Office or State Office	Construct, repair, modify, expand, improve water supply and distribution systems, and waste collection and treatment systems, and other related costs	Unincorporated rural areas and incorporated rural areas with populations of 10,000 or less	Loan guarantee	Not eligible for grant. Eligible lenders obtain up to a 90% guarantee for loans made and serviced by them. Lenders should contact Rural Development Area or State Offices. Guarantee fee is 1 percent of guaranteed loan amount.
Technical Assistance and Training and Solid Waste Management Grants	Provide technical assistance and/or training to help communities reduce the solid waste stream	Non-profit organizations and public bodies. Contact Rural Development State Office in Alexandria, Louisiana	Provide technical assistance and training to reduce pollution of water resources and improve management of solid waste facilities, reduction of solid waste in streams	Unincorporated rural areas and incorporated rural areas with populations of 10,000 or less	Grant	Projects funded based on selection at National Level. Applications are accepted from October 1st to December 31st of each year.
Electric and Telecommunication Loans	Provide financial aid through direct and guaranteed loans	Non-profit and cooperative associations, public bodies, and other utilities. Contact USDA RUS, Electric Staff Division, STOP 1569, 1400 Independence Avenue, SW, Washington, DC 20250-1569	Generation, bulk transmission facilities, and distribution of electric power. Enhance 911 emergency service, digital switching equipment, fiber optic cable	Rural areas	Direct loan or loan guarantee	Interest rates are established in accordance with 7 CFR 17145
Distance Learning and Telemedicine Loans and Grants	Development and deployment of advanced telecommunication services throughout rural Louisiana	Organizations, municipalities, or a RUS Electric or Telecommunications borrower which operates, or will operate an educational institution, including a regional educational laboratory, library, hospital, medical center, medical clinic, or any rural community facility; rural schools; libraries; health care clinics; and other organizations that operate educational or health care facilities	Equipment for classrooms: cameras, video monitors, computers, and LAN; and for physician consultation, radiology, x-ray scanners, and digital microscopes	Rural areas	Direct loan and/or grant	Matching funds are required.
Rural Broadband Access Loans and Loan Guarantees	Provide financial aid through direct and guaranteed loans	Cooperatives, non-profit, limited dividend or mutual associations, limited dividend companies, commercial organizations, and Indian tribes and tribal organizations legally organized to provide broadband services in eligible rural communities	Construct, lease, and acquire facilities and equipment to provide broadband services to eligible rural communities	Unincorporated rural areas and incorporated rural areas with populations of 20,000 or less	Direct loan or loan guarantee	Interest rates are established in accordance with 7 CFR 1738
Community Facilities Programs	Provide essential community facilities for rural communities	Public bodies, non-profit corps, and federally recognized Indian Tribes. For Direct loans and grants apply to Rural Development. For Guaranteed loans, apply to lender	Build facilities, purchase equipment, fund operating costs; fire and rescue; telecommunications for schools, libraries, hospitals, recreation activities with guaranteed loan only	Unincorporated rural areas and incorporated rural areas with populations of 20,000 or less	Direct loan, loan guarantee, or grant	Up to 100% of market value. Up to 40 years or life of security. Guarantee fee is 1 percent of guaranteed loan amount.

Direct loans and grants - Apply to Rural Development

Loan guarantees - Apply to Lender (approved banks, mortgage companies).



# Summary of Program Purposes

## Housing

## Business

## Community

	Land and Building	Machinery and Equipment	Working Capital	Infrastructure	Training and/or Technical Assistance
<b>Housing Programs</b>					
Section 502 - Direct Loan	★				
Section 502 - Guaranteed Loan	★				
Section 504 - Loan/Grant	★				
Self-Help Technical Assistance Grant					★
Rural Rental Housing - Guaranteed Loan	★			★	
Rural Rental Housing - Direct Loan	★			★	
Farm Labor Housing - Loan/Grant	★			★	
Housing Preservation Grant	★		★	★	★
<b>Business Programs</b>					
Business and Industry - Guaranteed Loan	★	★	★	★	
Rural Business Enterprise Grant	★	★	★	★	★
Intermediary Relending Loan	★	★	★	★	
Rural Business Opportunity Grant					★
Rural Economic Development Loan and Grant	★	★	★	★	★
<b>Community Programs</b>					
Water and Sewer - Loan/Grant	★	★	★	★	
Water and Sewer - Guaranteed Loan	★	★	★	★	
Solid Waste Management Grant					★
Distance Learning and Telecommunications Loan/Grant		★		★	
Technical Assistance and Training Grant					★
Community Facilities - Direct Loan/Grant	★	★	★		
Community Facilities - Guaranteed Loan	★	★	★		



## Other Funding Opportunities Through USDA Rural Development

USDA Rural Development announces the availability of money for many of its programs in the Federal Register, through Notices of Funds Availability (NOFA). Each NOFA lists the application deadlines, eligibility requirements, and places you can get more help in applying for program dollars. Listed below are anticipated NOFAs. Funding for these programs is based on the USDA Rural Development annual budget, and programs listed may not be funded every year. For a list of funding notices for the current year, visit the following web site: <http://www.rurdev.usda.gov/rd/nofas/index.html>. Search the Federal Register web site at: <http://www.gpoaccess.gov/fr/index.html>.

Program	Objective	Applicant	Uses	Population	Loan Grant	Terms/Conditions
Renewable Energy Systems and Energy Efficiency Improvements Grant	To purchase renewable energy systems and make energy improvements for agricultural producers and rural small businesses.	Applicants must be an agricultural producer or rural small business.	To pay up to 25 percent of the eligible project costs for renewable energy systems or energy improvements.	Not within a city or town having a population of 50,000 or more and the urbanized area contiguous and adjacent to such city or town.	Grant	The maximum award per grant is \$250,000 for energy efficient projects and \$500,000 for renewable energy projects. The maximum amount of grant assistance to one individual or entity will not exceed \$750,000.
Section 525 Technical and Supervisory Assistance (TSA) Grants	To help eligible organizations conduct programs of technical and supervisory assistance for low-income rural residents to obtain and/or maintain occupancy of adequate housing.	A public or private non-profit corporation, agency, institution, or Indian tribe.	To provide homeownership and financial counseling to reduce both the potential for delinquency by loan applicants and the level of payment delinquency by present borrowers. To facilitate the delivery of housing programs to serve the most needy low-income families in rural areas.	Rural areas and populations of 10,000 or less and under certain conditions towns and cities with population between 10,000 and 20,000.	Grant	Amount of grant award depends on funds available. This information is announced through Notices of Funds Availability (NOFAs) in the Federal Register.  The maximum award per grant is \$100,000.
Rural Community Development Initiative (RCDI)	Provide financial and technical assistance to recipients to develop their capacity and ability to undertake projects related to housing, community facilities, or community and economic development.	Public bodies, non-profit corporations, and federally-recognized tribal communities.	Provide technical assistance financial assistance, training, and purchase of eligible equipment to meet program objectives.	Unincorporated rural areas and incorporated rural areas with populations of 20,000 or less.	Grant	Requires dollar for dollar cash match.
Distance Learning and Telemedicine Loans and Grants (DLT)	Development and deployment of advanced telecommunication services throughout rural Louisiana.	Organizations, municipalities, or a Rural Utilities Service electric or telecommunications borrower which operates, or will operate an educational institution, including a regional educational laboratory, library, hospital, medical center, medical clinic, or any rural community facility; rural schools; libraries; health care clinics; and other organizations that operate educational or health care facilities.	Equipment for classrooms: cameras, video monitors, computers, and LAN; and for physician consultation, radiology, x-ray scanners, and digital microscopes.	Rural areas.	Direct loan and/or grant	Loans are Treasury Rate for 10 years and grants require a 15 percent cash or in-kind match.
Rural Broadband Access Loans and Loan Guarantees	To expand and improve broadband access for rural areas of Louisiana.	Cooperatives, non-profit, limited dividend or mutual associations, limited dividend companies, commercial organizations, and Indian tribes and tribal organizations legally organized to provide broadband services in eligible rural communities.	Construct, lease, and acquire facilities and equipment to provide broadband services to eligible rural communities.	Unincorporated rural areas and incorporated rural areas with populations of 20,000 or less.	Direct loan or loan guarantee	Direct loans are available for direct-cost-of-money or for 4 percent. Loan guarantees are negotiated with the lender.

# USDA Rural Development in Louisiana

## **Monroe Area Office - Area I**

2410 Old Sterlington Road, Suite C

Monroe, Louisiana 71203

Telephone: (318) 343-4467

### **Parishes Served:**

Caldwell, Catahoula, Claiborne, Concordia, East Carroll, Franklin, Jackson, LaSalle, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, and West Carroll

## **Natchitoches Area Office - Area II**

6949 Louisiana Highway 1 Bypass, Suite 103

Natchitoches, Louisiana 71457

Telephone: (318) 352-7100

### **Parishes Served:**

Avoyelles, Bienville, Bossier, Caddo, DeSoto, Grant, Natchitoches, Rapides, Red River, Sabine, Vernon, Webster, and Winn

## **Lafayette Area Office - Area III**

Whitney National Bank Building

905 Jefferson Street, Suite 320

Lafayette, Louisiana 70501-7913

Telephone: (337) 262-6601

### **Parishes Served:**

Acadia, Allen, Assumption (for Community Programs and Multi-Family Housing Programs), Beauregard, Calcasieu, Cameron, Evangeline, Iberia, Jefferson Davis, Lafayette, St. Landry, St. Martin, St. Mary, and Vermilion

## **Amite Area Office - Area IV**

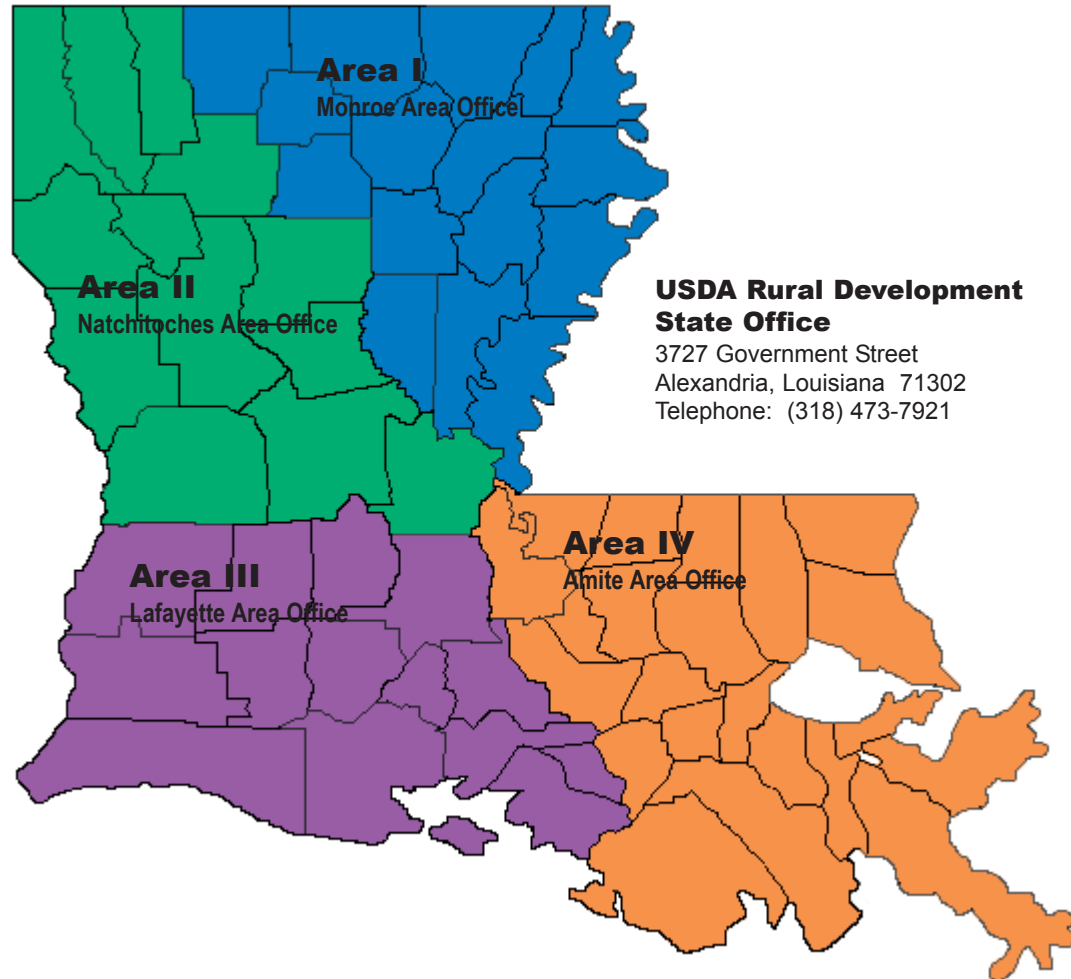
805 West Oak Street, Room 3

Amite, Louisiana 70422

Telephone: (985) 748-8751

### **Parishes Served:**

Ascension, Assumption (for Single Family Housing Programs), East Baton Rouge, East Feliciana, Jefferson, Iberville, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, and West Feliciana



## **USDA Rural Development State Office**

3727 Government Street

Alexandria, Louisiana 71302

Telephone: (318) 473-7921

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